



Health Care Reform Update

April 24, 2013

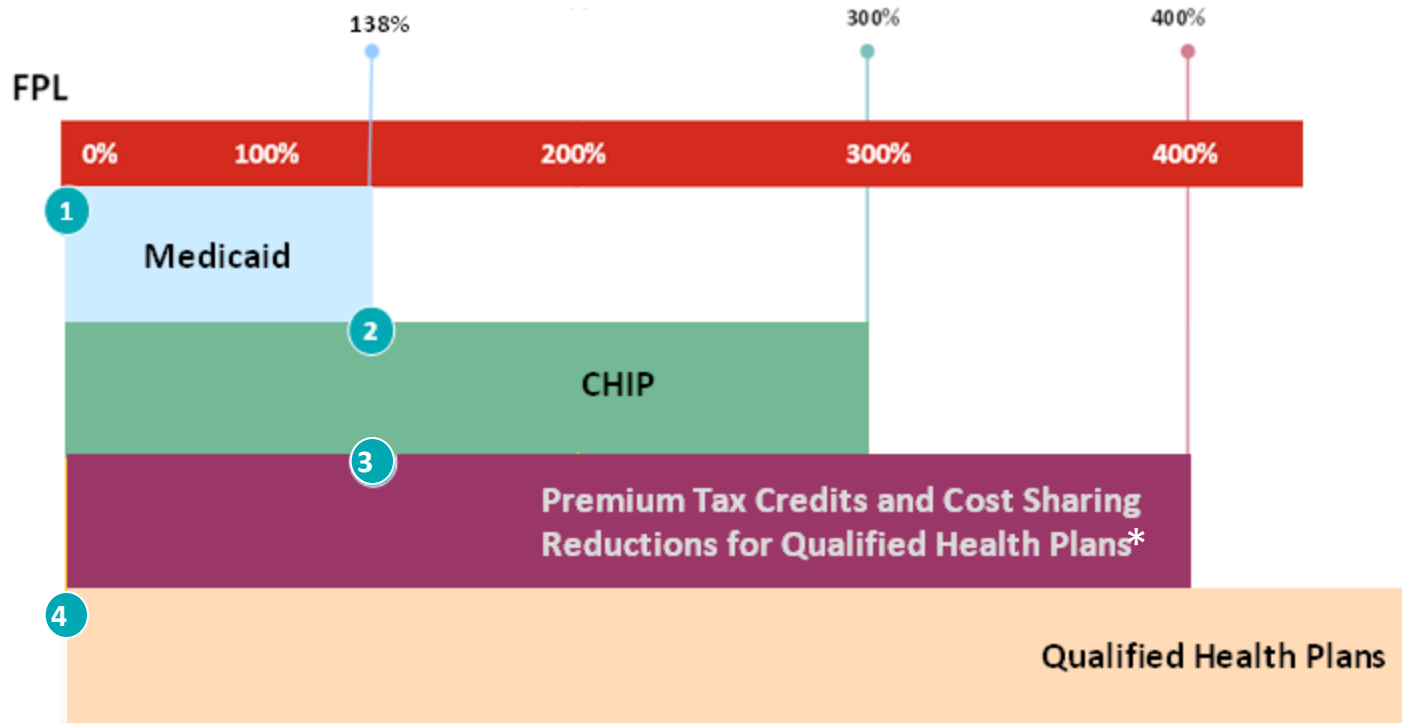
Mark Westenhover, HCA Eligibility Policy and Service Delivery

Topics for Today

- Health Care Reform Overview
- Health Benefit Exchange Web Portal
- Consumer Assistance
- Post-Eligibility Case Reviews
- Health Care Reform Resources

Health Care Reform Overview

2014 ACA Continuum of “Insurance Affordability Programs”



* Federal Basic Health Plan Option for individuals with incomes between 138% and 200% of the FPL will not be available in 2014.

Health Care Reform Goals

- Create opportunities to streamline administrative processes
- Leverage new federal financing opportunities to ensure the Medicaid expansion is sustainable
- Maximize use of technology to create consumer-friendly application/enrollment/renewal experience
- Maintain continuity of coverage & care as individuals move between subsidized coverage options
- Reform the Washington Way --- comply with, or seek waiver from, specific ACA requirements related to coverage and eligibility, as needs are identified

2014 Medicaid Coverage

- Option to expand Medicaid to 138% of the FPL for adults under age 65 not receiving Medicare* - based on Modified Adjusted Gross Income (MAGI)
 - **MAGI methodology** defines how income is counted, and how household composition and family size are determined
 - **MAGI** will determine eligibility for children, pregnant women, parents and all adults in the new adult category
 - **Non-MAGI** (classic) Medicaid eligibility standards will still apply to aged, blind, disabled, SSI, & foster children – ACA doesn't impact these groups

- Washington's new adult group will include:
 - **Childless adults** with incomes below 138% of the FPL
 - **Parents** with incomes between ~40% and 138% of the FPL

* The ACA's "133% of the FPL" is effectively 138% of the FPL because of a 5% across-the-board income disregard

Federal Poverty Levels and Annual Income (2013)

Federal Poverty Level	Annual Income: Individual	Annual Income Level: Family of 3
100%	\$11,496	\$19,536
133%	\$15,288	\$25,980
138%	\$15,864	\$26,952
200%	\$22,980	\$39,060
300%	\$34,476	\$58,596
400%	\$45,960	\$78,120

Source: <http://aspe.hhs.gov/poverty/13poverty.cfm>

Per HHS directive, after inflation adjustment, the guidelines are rounded and adjusted to standardize the differences between family sizes.

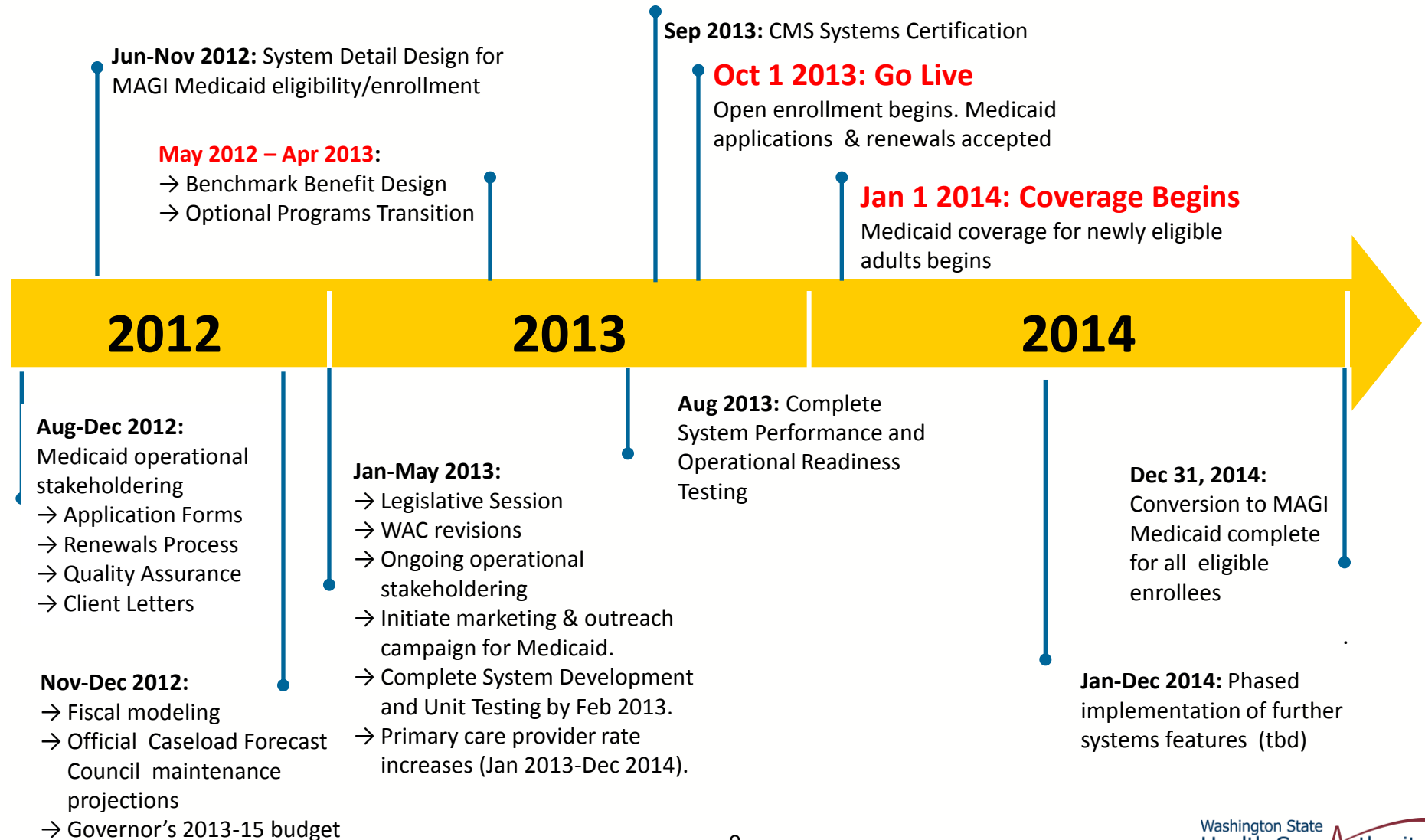
Enhanced Federal Funding for New Adult Group

- Newly eligible parents and childless adults are:
 - under 65 years old
 - not pregnant
 - not entitled to Medicare
 - not in an existing Medicaid category (e.g. children, pregnant women, aged, blind and disabled)

- Enhanced federal funding for costs of newly eligible adults:

	2014	2015	2016	2017	2018	2019	2020 +
State Share	0%	0%	0%	5%	6%	7%	10%
Federal Share	100%	100%	100%	95%	94%	93%	90%

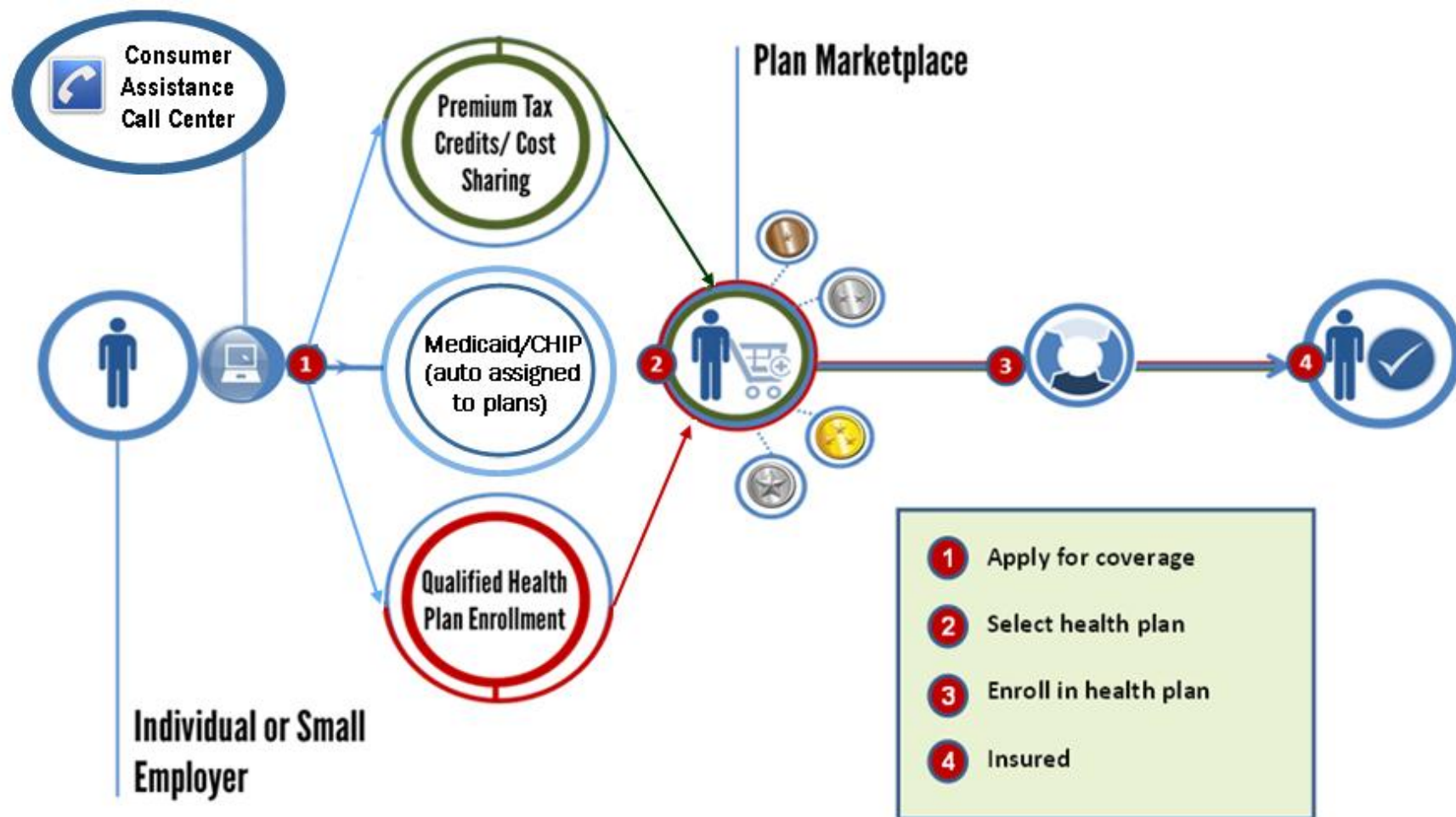
Timeline: Much Work to be Done!



Health Benefit Exchange Web Portal


The Exchange: One-Stop Shopping for Coverage

Think: Amazon.com or Expedia... a simple way to shop for health insurance




Washington Healthplanfinder

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OPEN ENROLLMENT: OCTOBER 1, 2013 TO MARCH 31, 2014



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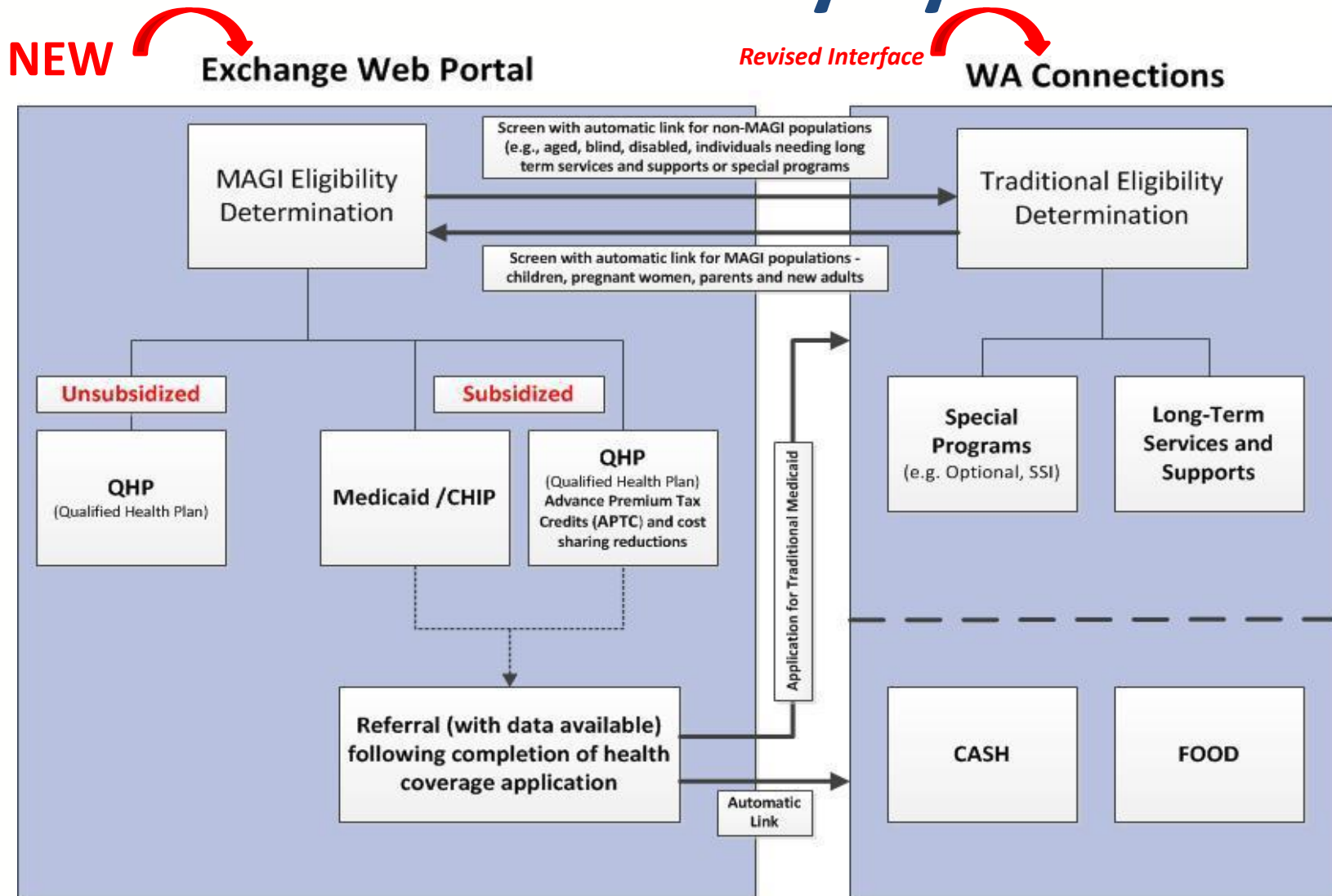
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Coordinated Entry Systems



Consumer Assistance

Consumer Assistance

To reach uninsured Washington residents, the state will rely on:



In-person Assisters (Navigators), Agents and Brokers: will provide help to consumers and small businesses with enrolling into coverage on the Exchange; provide advice to consumers about their enrollment options and premium tax credits; and make referrals of complex cases to Consumer Assistance Programs



Community-Based Organizations: Continued partnership with existing community-based network



Call Center: Toll-Free Hotline operated by the Exchange to provide insurance application assistance

Community-Based Organizations

CBOs can assist with outreach to Washington State residents such as:

- **New applications:**
 - Assist individuals in applying for health care coverage through the new health benefit exchange web portal. **Target Newly Eligible Adults** age 19-64 with income up to 138% FPL.
- **Transitions from other coverage:**
 - Support current Basic Health members as they use the new Washingtonhealthplanfinder portal (Oct-Dec 2013) to transition to coverage for January 2014
 - Follow up with Medical Care Services and ADATSA clients regarding their automatic conversion to coverage beginning January 2014
- **Renewals of Medicaid coverage:**
 - Encourage/assist current Medicaid recipients (children, parents, pregnant women) who must renew coverage using the Washingtonhealthplanfinder portal during 2014 (and beyond)

Post-Eligibility Case Reviews

Post-Eligibility Case Reviews

- Post reviews will target cases where:
 - Self-attested income cannot be electronically verified
 - Electronic data matches not reasonably compatible

Post-Eligibility Activities

When eligibility cannot be electronically affirmed – HCA eligibility staff will take the follow steps to resolve the inconsistencies:

- Review additional electronic interfaces (e.g. TALX, ESD)
- Contact client or employer to obtain additional information
- If necessary – send a request for information letter

Client remains eligible during post-eligibility review

Post-Eligibility Activities

Once the post-eligibility review is completed staff will take the following action:

- Eligibility confirmed – no change
- Eligibility not confirmed – client is:
 - Moved to appropriate MAGI program; or
 - Redetermined for Classic Medicaid; or
 - Referred to Exchange web portal for APTC determination

Health Care Reform Resources

More Information

- Web-sites: <http://www.hca.wa.gov/>
 - For information about the Medicaid expansion:
<http://www.hca.wa.gov/hcr/me>
 - For information about the Health Benefit Exchange:
<http://wahbexchange.org/>
 - To contact the HCA concerning the Medicaid expansion:
medicaidexpansion2014@hca.wa.gov
- Webinars and presentations around the state
 - See upcoming schedule and past events at:
<http://www.hca.wa.gov/hcr/me/stakeholdering.html>
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Questions?